

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

SUMMER > 2016

navyarmyccu.com

Share THE LOVE

earn rewards

Introduce your friends to NavyArmy.

SHARE THE LOVE IS BACK – AUGUST 1 – SEPTEMBER 30, 2016

Starting August 1, Share the Love! Members who refer a friend will earn \$25 when the friend opens a checking account. Visit navyarmyccu.com for more information. Offer ends 9/30/16. Certain conditions apply.

\$25
FOR YOU



\$25
FOR THEM

IT'S THE *perfect* MATCH
▶▶▶▶▶▶▶▶▶▶

NAVYARMYCCU.COM



NavyArmy
COMMUNITY CREDIT UNION



HELPING MEMBERS MAKE A HOME!

Are you in the market for a new home? Want to refinance your current home loan? NavyArmy offers low rates for purchases and refinances. Our real estate loans are different in that:

- 1** Our loan process is not complicated due to the reduction and/or elimination of fees and unnecessary documents.
- 2** We don't escrow for tax or insurance payments, so you can manage your money as needed.*
- 3** We don't sell your loan to secondary markets.

* NEW LOANS FOR HOMES DETERMINED TO BE IN FLOOD ZONE ARE REQUIRED TO HAVE ESCROW.

FOR MORE INFORMATION, CALL OUR LOAN EXPERTS AT THE REAL ESTATE DEPARTMENT AT 361.986.4500 OR 800.622.3631, GO TO NAVYARMYCCU.COM, OR COME BY ONE OF THE BRANCHES.

CardValet

NEW! CARDVALET MOBILE APP TAKE CONTROL OF YOUR DEBIT CARD USAGE!

NavyArmy is proud to provide a new service feature, CardValet®, a mobile app designed to help you manage your debit card spending, protect you from fraud, and allow you to review all transactions.

- Turn your debit card on and off
- Establish transaction controls for dollar amount limits, merchant categories, and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts

Available on Google Play and the App Store.

Visit navyarmyccu.com >> Products & Services >> Debit Cards for more information.

SPEAK WITH A **LOAN EXPERT** NEAR YOU

CORPUS CHRISTI

THE REAL ESTATE CENTER, 2814 RODD FIELD RD.
6202 KOSTORYZ
9552 S.P.I.D @ FLOUR BLUFF DR.

CALLEN

3801 FM 1889

PORTLAND

285 BUDDY GANEM

ROCKPORT

2207 HIGHWAY 35 N., STE. E (TUESDAYS)

MISSION

408 N SHARY RD. (MONDAYS & THURSDAYS)

MCALLEN

4015 N 10TH ST. (TUESDAYS, WEDNESDAYS & FRIDAYS)

BROWNSVILLE

2100 FM 802 #2055 (TUESDAYS & THURSDAYS)

EDINBURG

3010 S. MCCOLL RD. (MONDAYS, WEDNESDAYS & FRIDAYS)

IMPORTANT

WILL YOUR REPRESENTATIVE SUPPORT CREDIT UNIONS?

Credit unions are not-for-profit co-operatives owned by their members. As a member, you are an owner of NavyArmy. It is important that you select a candidate that has expressed their support for credit unions and the credit union movement. There are three main issues in Congress that could affect credit unions: Data Breaches, Tax Exemption Status, and Regulations.

Visit www.middleclass2016.com to view which representatives support credit unions.

NOTICE

Upon request, members of NavyArmy Community Credit Union are entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance sheet and income statement
- A summary of the most recent annual audit
- Internal Revenue Service Form 990



BUSINESS BANKING

NEVER LOOKED SO GOOD

**OWN A SMALL BUSINESS?
BRING YOUR ACCOUNT OVER TO
NAVYARMY MEMBER BUSINESS SERVICES!**

Services include:

- > Checking
- > Savings
- > Debit Cards
- > Bulk/Night/ATM Deposits
- > Money Markets
- > Wires, Online & Mobile Banking
- > Electronic Bill Payment through ePay.

NavyArmy Business Banking gives you the same dedicated service that you love with a product tailored to meet your business needs!



LOVE MY CREDIT UNION REWARDS

NavyArmy NOW Offering Love My Credit Union Rewards!

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

NavyArmy is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here are more ways to save:

- Receive a 10% discount (business members a 15% discount) on select, regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions.
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- Save up to \$15 on TurboTax Federal products.
- Save on services for your home from ADT, DIRECTV, Allied, and more.
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop.

*BASED ON INDIVIDUAL ROADSIDE ASSISTANCE PLAN.

**THE MORE OFFERS YOU TAKE
ADVANTAGE OF, THE MORE YOU
SAVE. START SAVING TODAY AT
LOVEMYCREDITUNION.ORG.**

BANKING YOUR WAY

MOBILE

Available on the App Store

Download for Android

ONLINE

NAVYARMYCCU.COM



IN-PERSON

BRANCHES & ATMs THROUGHOUT

SOUTH TEXAS

361-986-4500 | 800-622-3631

NavyArmy
COMMUNITY CREDIT UNION

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: NavyArmy Community Credit Union P.O. Box 81349 Corpus Christi, TX 78468-1349 361-986-4500 / 800-622-3631

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: [512] 837-9236, Website: www.cud.texas.gov.



Federally Insured by NCUA

MAILING ADDRESS: P.O. Box 81349 Corpus Christi, TX 78468-1349

THE BIG PICTURE

as of 05/31/16

assets \$2,416,664,513

loans \$1,985,011,804

shares \$2,153,928,004

members 144,075 and growing!

Current Loan Rates as of 4.1.16

AUTO

Terms (months)	APR%*
0-75	2.99+ - 17.50%
76-144	9.40 - 18.00%

† No discounts Apply: 75 Month Maximum Term

PERSONAL

Terms (Months)	APR%
0-48	9.50 - 17.75%

APR [FIXED Annual Percentage Rate] is determined by the member's credit history and relationship with NavyArmy. Discounted for applying online. www.navyarmyccu.com

REAL ESTATE

Homestead Purchase/Refinance

Terms	Rate %	APR%
15 year	3.00 - 4.00%	3.18 - 4.19%
30 year	3.75 - 4.75%	3.86 - 4.86%

First Lien Texas Home Equity

10 year	3.75 - 4.00%	4.02 - 4.27%
15 year	3.75 - 4.00%	3.93 - 4.19%

Second Lien Texas Home Equity

10 year	4.75 - 5.00%	5.03 - 5.28%
15 year	4.75 - 5.00%	4.94 - 5.20%

- Information displayed is accurate as of the date of the latest update and is subject to change without notice. Loan pricing can only be locked through a Real Estate application. Please contact the Real Estate Center for more pricing details. Other restrictions may apply.
- Origination Fee = 1.0% of Loan Amount on Non-Jumbo loans
- Jumbo Loan (Loan Amounts > \$417,000), add 1.0% to the rate
- NavyArmy CCU will NOT subordinate our lien. First lien must be with NavyArmy in order to attain 2nd Lien Home Equity or Home Improvement loan.
- Note: Rate depends on % of down payment and credit history.
- Rates subject to change without notice.

BOARD OF DIRECTORS

Eloy H. Salazar Chairman
Sylvia Martinez Vice Chairman
Pete Rivera Treasurer
John Jackson Secretary
Vicki Gonzales Director
Albert Kessler Director
Don Rymer Director
Bryan Stone Director
Jerry Woitas Director
Linda Anderson Advisory Director
Sandra Alvarez Advisory Director
Gerald G. Villarreal Advisory Director

MANAGEMENT

Sarah O'Brien President/CEO
Dana Sisk Chief Operations Officer
Gerry Morrow Chief Lending Officer
Shannon Srp Chief Technology Officer
Ashley Smith VP Marketing
Virginia Witham VP Human Resources
Carrie Rice Chief Financial Officer
Robert Oberg Chief Risk Officer

HOLIDAY CLOSINGS

Monday
July 4 – Independence Day
Monday
September 5 – Labor Day